



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Antonius Adhi Wiryawan, Kit Man Cheng, Weide Ju, Hichem
Sellami, Durgesh Kotwal
Assignee: Siebel Systems, Inc.
Title: Method and Apparatus for Capturing Commercial Loan
Application Data and Assigning a Commercial Loan Request
Serial No.: 10/024,990 Filing Date: December 19, 2001
Examiner: Gregory L. Johnson Group Art Unit: 3691
Docket No.: OIC0262US Confirmation No. 3673

Austin, Texas
May 9, 2007

MAIL STOP AMENDMENT
COMMISSIONER FOR PATENTS
P. O. BOX 1450
ALEXANDRIA, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated January 24, 2007 ("Office Action"), having a shortened statutory period expiring on April 24, 2007. Accompanying this response is a One-month Petition Under 37 C.F.R. § 1.136 for Extension of Time setting a new time for response of May 24, 2007. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No Amendments to the Specification are presented in this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 7 of this paper.